

Credit Card Sweepstakes

OFFICIAL RULES



NO PURCHASE NECESSARY TO ENTER

No purchase is necessary to enter or win. All federal, state, local, and municipal laws and regulations apply. Void where prohibited. The odds of winning are based on the total number of entries received.

HOW TO ENTER

Every time you make a purchase with your WECU credit card during the promotional period you'll be automatically entered into a drawing to win one of ten \$1,000 cash prizes. All credit card purchase transactions from July 1 2024 through the end of the business day on September 30, 2024 are considered entries. Alternate entries will receive 1 entry for drawing.

ALTERNATE ENTRY PROCEDURES

No purchase is necessary to win. An alternate entry may be submitted by mailing a postcard or letter to WECU with your entry information. You must include your name, address, date of birth, email address, and telephone number to WECU, Attn. Marketing Dept. at PO BOX 9750, Bellingham, WA 98227-9750. Your entry must be received by WECU from July 1, 2024 and before the end of the business day on September 30, 2024. An alternate entry is limited to one (1) entry per individual and address. Multiple alternate entry requests from the same individual or address will be discarded. If you do not submit all of the requirements listed above, your entry will be discarded.

ELIGIBILITY

Promotion participants must be over the age of 18 who are WECU members in good standing. WECU employees, affiliates, volunteers, and members of their immediate families are not eligible to enter the drawing. Participants must have a qualifying WECU savings account or certificate of deposit to win a prize. Void where prohibited by law. Drawing is subject to all applicable federal, state, and local laws and regulations. By participating in the drawing, you agree to the terms and conditions of these Official Rules. Promotion Participants need not be present to win. Credit Card Purchases will generate an entry. Funds transfers or similar transactions are excluded and will not create an entry.

PROMOTIONAL PERIOD

All credit card purchase transactions from July 1, 2024 to September 30, 2024 are considered entries.

PRIZE

There will be a random drawing for ten prizes of \$1,000 after the conclusion of the promotional period. Prize winner will be required to produce identification satisfactory to the Contest Sponsor and sign an affidavit of eligibility and a release (including a publicity release) as prepared by the Contest Sponsor as a condition of receiving their prize. Prize money will be deposited into winner's WECU account. If a WECU account is not available, the prize money will be issued as a cashier's check.

DRAWING DATES

The winner will be randomly selected no later than October 15, 2024.

NOTIFICATION OF WINNERS AND SUBSTITUTION OF PRIZES

Winner will be notified within ten (10) business days of drawing by telephone or via email if applicable. A WECU representative will attempt to call or email the winner once. If the winner does not respond within three (3) days from the initial notification attempt, then the prize will be forfeited, and an alternate winner will be selected by random drawing. Winner may not substitute or transfer prizes. WECU will report all prize winnings to the appropriate state and federal agencies as required by applicable law. WECU will report winnings over \$600 on IRS Form 1099-MISC. The winner is responsible for all tax consequences. Consult your tax advisor with questions. Winners acknowledge this responsibility by entering the drawing. Winners reserve the right to “opt-out” or “decline” any prizes. If a winner declines, an alternate winner will be selected by random drawing.

DUTIES OF PARTICIPANTS

By entering, participants agree to be bound by these rules and the decisions of WECU, which shall be final, and to comply with all federal, state, and local laws and regulations. WECU will interpret these rules and resolve any disputes, conflicting claims, or ambiguities concerning the rules of the drawing. The decision of WECU shall be final on all matters of fact, interpretation, eligibility, procedure, and fulfillment. WECU reserves the right in its sole and absolute discretion to modify these rules and/or to cancel, terminate, modify, or suspend all or any part of the drawing and may, but is not obligated to, select a winner from among all eligible entries received up to the time of such cancellation, termination, modification, or suspension, as applicable.

LIMITATION OF LIABILITY

In no event will WECU, its employees, officers, directors, members, agents, affiliates, subsidiaries, and advertising, promotion and legal advisors be responsible for or be liable for (i) late, lost, delayed, damaged, misdirected, incomplete, illegible, or unintelligible entries; (ii) telephone, electronic, hardware, or software program, network, Internet, or computer malfunctions, failures, or difficulties; (iii) errors in transmission; (iv) any condition caused by events beyond the control of WECU that may cause the drawing to be disrupted or corrupted; (v) any printing or typographical errors in any materials associated with the promotion; or (vi) any damages or losses of any kind, including without limitation direct, indirect, incidental, consequential, or punitive damages, caused by a prize or resulting from acceptance, possession, or use of a prize, or from participation in the promotion. Participation in the drawing constitutes permission for WECU to publicize and/or broadcast the winner's name, photograph, character, likeness, and voice. There will be no additional compensation. Winners must sign WECU's Publicity Authorization and Release Form and the Department of the Treasury Internal Revenue Service Form W-9. Failure to sign the release form and W-9 is a violation of the promotion rules and constitutes forfeiture of the prize. WECU reserves the right to cancel or modify the drawing if fraud or technical failures compromise the integrity of the drawing as determined by WECU in its sole discretion. Under no circumstances will the entrant be permitted to recover, and the entrant hereby waives all rights to claim punitive incidental or consequential damages or any other damages, including attorney's fees and litigation costs, other than the entrant's actual out-of-pocket expenses associated with entering this drawing. Furthermore, the entrant agrees that any and all disputes and causes of action arising out of or connected with this drawing or any prizes awarded shall be resolved individually, without resort to any form of class action, and the entrant specifically waives any right to participate in a class action.

VIOLATION OF PROMOTION RULES

WECU reserves the right to disqualify any participant or winner who, in its sole suspicion, tampers with the entry process, intentionally undermines the ordinary and normal operation of the Contract, violates the Official Rules, or acts in an unsportsmanlike or disruptive manner. All decisions by WECU are final. No substitutions or cash

equivalents are allowed. Failure to comply with all promotion rules will result in disqualification and forfeiture of the prize. If forfeited, the prize will remain the property of WECU.

INQUIRES OR QUESTIONS

If you have questions or want to obtain a list of winners, contact WECU, PO BOX 9750, Bellingham, WA 98227-9750, or call 360-676-1168.